

Information to identify the case:

Debtor 1 **Judith Negual**
First Name Middle Name Last Name
Debtor 2 _____
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-8508**

EIN --_-----

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court **District of New Jersey**

Case number: **14-26476-JNP**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Judith Negual

3/3/17

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 District of New Jersey

In re:
 Judith Negual
 Debtor

Case No. 14-26476-JNP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

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 Total Noticed: 68

Date Rcvd: Mar 03, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 05, 2017.

db +Judith Negual, 19 South State Street, Vineland, NJ 08360-4818
 516604719 +Advanced Foot & Ankle Center, 92 South State Street, Vineland, NJ 08360-4800
 516604718 Advanced Radiology, 26999 Network Place, Chicago, IL 60673-1269
 514980730 +Attorney General, Hughes Justice Complex, PO Box 080, Trenton, NJ 08625-0080
 515085425 +Bank of America, c/o KML Law Group P.C., 701 Market Street, Suite 5000, Philadelphia PA 19106-1541
 515084710 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933
 514980731 Bay Area Credit Service LLC, PO Box 5932, Troy, MI 48007-5932
 514980734 ++++CENTER FOR DIAGNOSTIC IMAGING, 1450 E CHESTNUT AVE STE 4C, VINELAND NJ 08361-8469
 (address filed with court: Center For Diagnostic Imaging, 1550 E Chestnut Ave, Vineland, NJ 08361)
 514980735 +Christiana Care Hospital, Byl Svc, 301 Lacey Street, West Chester, PA 19382-3727
 516604712 +Daniel P. Strickler PH.D., 6304 Kenwood Ave STE 2A, Rosedale, MD 21237-2085
 514980740 +Eastern Account System, 75 Glen Rd Ste 110, Sandy Hook, CT 06482-1175
 514980741 +Eastern Dental of Vineland, Transnatl, 1162 St Georges Av, Avenel, NJ 07001-1263
 516604717 Excel Care Alliance, LLC, 76 South State St., Vineland, NJ 08360-4851
 514980744 +Franklin Square, WP&M Real Estate Group LLC, 11433 Cronridge Drive, Owings Mills, MD 21117-2294
 514980745 +Guardian Protection Services, 174 Thorn Hill Road, Warrendale, PA 15086-7528
 514980746 +HSBC, PO Box 5203, Carol Stream, IL 60197-5203
 514980747 Inspira Health Network, PO Box 48274, Newark, NJ 07101-8474
 516604709 John Hopkins Physicians, PO BOX 65045, Baltimore, MD 21264-5045
 516606988 Kiumarce Kashi MD, Rosedale, MD 21237-4375
 516604713 Kiumarce Kashi MD, 6830 Hospital Drive, STE. 106, Baltimore, MD 21237-4375
 514980749 +Kivitz McKeever Lee, PC, 701 Market Street, Philadelphia, PA 19106-1541
 514980750 Laboratory Corporation of Amer, PO Box 2240, Burlington, NC 27216-2240
 514980751 +Landis Sewerage Authority, 1776 South Mill Road, Vineland, NJ 08360-6200
 516604716 +Maryland ENT Center, 1629A York Rd., Lutherville, MD 21093-5633
 516604711 NCC, PO Box 9156, Alexandria, VA 22304-0156
 514980755 NCC Business Services Inc., 245 Main Street, Dickson City, PA 18519-1641
 514980756 NCO Financial, 20 E Clementon Rd 102 North, Gibbsboro, NJ 08026
 516606987 +Naryland ENT Center, PO Box 79154, Baltimore MD 21279-0154
 516604715 Patient First, PO Box 758941, Baltimore, MD 21275-8941
 516604710 Quest Diagnostics, PO BOX 740880, Cincinnati, OH 45274-0880
 516604708 +ROI, C/O John Hopkins Hospital, PO BOX 549, Timonium, MD 21094-0549
 514980760 +Revenue Collect, PO Box 2103, Mechanicsburg, PA 17055-2103
 514980758 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245
 (address filed with court: NJ Division Of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245)
 516604704 South Jersey Gas, PO Box 6091, Bellmawr, NJ 08099-6091
 514980761 +Sra Associates, 401 Minnetonka Road, Hi Nella, NJ 08083-2914
 514980762 State Of New Jersey, Division Of Taxation, CN-190, Trenton, NJ 08650
 516604707 Steven L. Strauss, MD, LLC, C/O Physicians Medical Billing, 10845 Philadelphia Rd, White Marsh, MD 21162-1717
 516604705 The John Hopkins Hospital, PO BOX 3475, Toledo, OH 43607-0475
 514980765 +Trover Solutions, PO Box 34060, Louisville, KY 40232-4060
 516604706 Upper Chesapeake Hematolo, PO BOX 741676, Atlanta, GA 30374-1676
 514980766 +Vineland Medical Associates, Apex Asset Management, 1891 Santa Barbara Dr St, Lancaster, PA 17601-4106

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +E-mail/Text: pmarraffa@standingtrustee.com Mar 03 2017 23:24:25 Isabel C. Balboa, Chapter 13 Standing Trustee, Cherry Tree Corporate Center, 535 Route 38 - Suite 580, Cherry Hill, NJ 08002-2977
 smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 03 2017 23:25:05 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 03 2017 23:25:03 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 cr +EDI: WFFC.COM Mar 03 2017 23:13:00 Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer S, P.O. Box 3569, Rancho Cucamonga, CA 91729-3569
 515213888 EDI: RESURGENT.COM Mar 03 2017 23:13:00 Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory, Corporation of America Holdings, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 514980732 EDI: BANKAMER.COM Mar 03 2017 23:13:00 Bk Of Amer, 4161 Piedmont Pkwy, Greensboro, NC 27410
 515408401 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Mar 03 2017 23:25:30 BAYVIEW LOAN SERVICING, LLC, 4425 PONCE DE LEON BLVD, 5TH FLOOR, CORAL GABLES, FLORIDA 33146, BAYVIEW LOAN SERVICING, LLC, 4425 PONCE DE LEON BLVD, 5TH FLOOR, CORAL GABLES, FLORIDA 33146-1837
 515408400 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Mar 03 2017 23:25:30 BAYVIEW LOAN SERVICING, LLC, 4425 PONCE DE LEON BLVD, 5TH FLOOR, CORAL GABLES, FLORIDA 33146-1837

District/off: 0312-1

User: admin
Form ID: 318

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Total Noticed: 68

Date Rcvd: Mar 03, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

514980733 +EDI: STFC.COM Mar 03 2017 23:13:00 Cach, Llc, 4340 S Monaco St Unit 2,
Denver, CO 80237-3485
514980736 EDI: CITICORP.COM Mar 03 2017 23:13:00 Citibank, PO Box 6077,
Sioux Falls, SD 57117-6077
514980737 +E-mail/Text: equiles@philapark.org Mar 03 2017 23:25:53 City Of Philadelphia,
PO Box 41819, Philadelphia, PA 19101-1819
514980738 +E-mail/Text: ned-collections_bankruptcydocuments@comcast.com Mar 03 2017 23:25:39
Comcast Cable Communications, 1490 Berlin Road, Woodcrest Shopping Center,
Cherry Hill, NJ 08003-3652
514980739 +EDI: CCS.COM Mar 03 2017 23:13:00 Credit Coll, Po Box 9136, Needham, MA 02494-9136
514980742 +EDI: AMINFOFP.COM Mar 03 2017 23:13:00 First Premier Bank, 601 S Minnesota Ave,
Sioux Falls, SD 57104-4868
514980748 EDI: IRS.COM Mar 03 2017 23:13:00 Internal Revenue Service, Bankruptcy Department,
955 South Springfield Avenue, Springfield, NJ 08071
514980754 EDI: LEADINGEDGE.COM Mar 03 2017 23:13:00 Leading Edge Recovery Solutions, PO Box 129,
Linden, MI 48451-0129
514980757 +E-mail/Text: bankruptcydepartment@tsico.com Mar 03 2017 23:25:49 NCO Financial Systems,
PO Box 15630, Dept 99, Wilmington, DE 19850-5630
515159788 EDI: PRA.COM Mar 03 2017 23:13:00 Portfolio Recovery Associates, LLC,
c/o Amazon.com Store Card, POB 41067, Norfolk VA 23541
515220453 EDI: PRA.COM Mar 03 2017 23:13:00 Portfolio Recovery Associates, LLC, c/o Care Credit,
POB 41067, Norfolk VA 23541
515178346 EDI: PRA.COM Mar 03 2017 23:13:00 Portfolio Recovery Associates, LLC, c/o The Home Depot,
POB 41067, Norfolk VA 23541
515156078 EDI: PRA.COM Mar 03 2017 23:13:00 Portfolio Recovery Associates, LLC,
c/o Walmart Credit Card, POB 41067, Norfolk VA 23541
514980759 +EDI: PRA.COM Mar 03 2017 23:13:00 Portfolio Recovery Ass, 120 Corporate Blvd Ste 1,
Norfolk, VA 23502-4952
514980763 +EDI: RMSC.COM Mar 03 2017 23:13:00 Synch/amazon, Po Box 965015, Orlando, FL 32896-5015
514980764 +EDI: RMSC.COM Mar 03 2017 23:13:00 Synch/walmart, Po Box 965024, Orlando, FL 32896-5024
516604714 +E-mail/Text: bankruptcydepartment@tsico.com Mar 03 2017 23:25:49 Transworld Systems, INC,
c/o ATI Physical Therapy, 507 Prudential Rd, Horsham, PA 19044-2308
515031092 EDI: WFFC.COM Mar 03 2017 23:13:00 Wells Fargo Bank, N.A., P.O. Box 19657,
Irvine, CA 92623-9657
514980767 +EDI: WFFC.COM Mar 03 2017 23:13:00 Wfds/wds, Po Box 1697, Winterville, NC 28590-1697
TOTAL: 27

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

515184572* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Department of Treasury,
Division of Taxation, PO BOX 245, Trenton NJ 08695-0245)
515213341* +The Landis Sewerage Authority, 1776 South Mill Road, Vineland NJ 08360-6200
516604703* +The Landis Sewerage Authority, 1776 South Mill Road, Vineland, NJ 08360-6200
514980729 ###Apex Asset Management, 1891 Santa Barbara Dr St, Lancaster, PA 17601-4106
514980743 ###Fms Inc., PO Box 707601, Tulsa, OK 74170-7601
514980752 ###Law Office Of Ed Overcash LLC, 33 Villa Road, Suite 401, Greenville, SC 29615-3037
514980753 ###Law Office Of Joe Pezzuto LLC, 4013 E Broadway Suite A2, Phoenix, AZ 85040-8818
TOTALS: 0, * 3, ## 4

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 05, 2017

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin
Form ID: 318

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Date Rcvd: Mar 03, 2017

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 3, 2017 at the address(es) listed below:

Andrew Sklar andy@sklarlaw.com, NJ43@ecfcbis.com;dolores@sklarlaw.com
Celine P. Derkrikorian on behalf of Creditor Bayview Loan Servicing, LLC a Delaware Limited Liability Company njecfmail@mwc-law.com
Celine P. Derkrikorian on behalf of Creditor Bayview Loan Servicing, LLC njecfmail@mwc-law.com
Denise E. Carlon on behalf of Creditor Bayview Loan Servicing, LLC, a Delaware Limited Liability Company dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa (NA) on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
John R. Morton, Jr. on behalf of Creditor Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer Services; successor by merger to Wells Fargo Dealer Services Inc. f/k/a Wachovia Dealer Services, Inc. mortonlaw.bccraig@verizon.net, donnal@mortoncraig.com;mhazlett@mortoncraig.com
Joseph J. Rogers on behalf of Debtor Judith Negual jjresq@comcast.net, jjresql@comcast.net
Joshua I. Goldman on behalf of Creditor BANK OF AMERICA, N.A. jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com
Joshua I. Goldman on behalf of Creditor Bayview Loan Servicing, LLC, a Delaware Limited Liability Company jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com

TOTAL: 11